

July 13, 2012

Vito Genna
Clerk of the Court
U.S. Bankruptcy Court
Southern District of New York
One Bowling Green
New York, New York 10004

To whom it may concern:

I received the notice of Chapter 11 Bankruptcy in the Residential Capital, LLC, et al., Debtors case. GMAC Mortgage, LLC is one of those debtors. I am a mortgage holder with GMAC.

The reason I am writing this letter is to make a request of the court to allow me to pay my mortgage in full to GMAC on my mortgage loan # _____ Since this property at 1045 S. Ferguson Ave, Springfield, MO 65807 is valued less than the mortgage owed, I am requesting to be allowed to pay the current appraised value of the home. The mortgage loan amount is now \$64,173.21 as of July 13, 2012. The appraised value of the home and property is \$55,000.00 as of April 28, 2011. There is no equity in the home at this point.

I am enclosing the letter I received from the court case I am referring to in this letter. I am also sending a copy of the applicable pages of the current appraisal of the property (which my sister, Nancy Queen had done for me), and the information page on my GMAC mortgage account online.

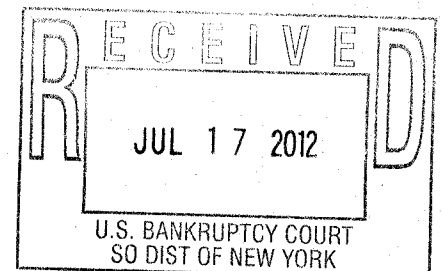
I realize I am a tadpole in a lake of large fish here and that this request may not be possible or even appropriate, but I felt I needed to try. The house does not have a big monetary value but it would make a big difference to me to be able to pay it off in full, as soon as I can, at the current appraised amount. I have the appraised value (\$55,000.00) of the home saved.

I appreciate your time and consideration in this matter.

Sincerely,

Barbara L. Stephens

Barbara L. Stephens
1-253-874-8898
514 204th Ave. Ct-KPS
Lakebay, WA 98349



P.s. I am a live-in caregiver/companion for a 93 year old woman who has no family and I would find it a real hardship to have to fly out there to attend a court hearing.